Certificate Number: 03621-PAE-DE-028832503

Bankruptcy Case Number: 12-10390



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 28, 2017, at 2:33 o'clock PM EST, Debra Anne Leech completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 28, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor